

Information to identify the case:

Debtor 1	Charles J. Merriman	Social Security number or ITIN	xxx-xx-0232
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23987-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles J. Merriman

2/5/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Charles J. Merriman
 Debtor

Case No. 19-23987-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 66

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db
 15137932 +Charles J. Merriman, P.O. Box 332, West Mifflin, PA 15122-0332
 15137937 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15137953 Best Buy, PO Box 9001007, Louisville, KY 40290-1007
 15137954 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 15137958 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15137957 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 15137962 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
 15137961 +First National Bank, P.O. Box 3412, Omaha, NE 68197-0001
 15137965 +Mercury/FBT, 1415 Warm Springs Rd, Columbus, GA 31904-8366
 15137966 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
 15137967 Overstock, PO Box 2951, Omaha, NE 68103-2951
 15137970 South Pittsburgh Anesthesia Assoc., 1669 Washington Road Suite 307, Pittsburgh, PA 15228-1629
 15137998 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335,
 Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 06 2020 02:45:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Feb 06 2020 02:46:00 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Feb 06 2020 07:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15137934 +EDI: AMEREXPR.COM Feb 06 2020 07:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 15137933 +EDI: AMEREXPR.COM Feb 06 2020 07:38:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
 15137936 +EDI: TSYS2.COM Feb 06 2020 07:38:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 15137935 +EDI: TSYS2.COM Feb 06 2020 07:38:00 Barclays Bank Delaware, P.o. Box 8803,
 Wilmington, DE 19899-8803
 15137938 +EDI: CAPITALONE.COM Feb 06 2020 07:38:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 15137943 +EDI: CHASE.COM Feb 06 2020 07:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 15137939 +EDI: CHASE.COM Feb 06 2020 07:38:00 Chase Card Services, Po Box 15369,
 Wilmington, DE 19850-5369
 15137948 +EDI: CITICORP.COM Feb 06 2020 07:38:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 15137947 +EDI: CITICORP.COM Feb 06 2020 07:38:00 Citibank, Po Box 6217,
 Sioux Falls, SD 57117-6217
 15137950 +EDI: CITICORP.COM Feb 06 2020 07:38:00 Citibank North America,
 Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15137949 +EDI: CITICORP.COM Feb 06 2020 07:38:00 Citibank North America, Po Box 6497,
 Sioux Falls, SD 57117-6497
 15137951 +EDI: CITICORP.COM Feb 06 2020 07:38:00 Citibank/The Home Depot, Po Box 6497,
 Sioux Falls, SD 57117-6497
 15137952 +EDI: CITICORP.COM Feb 06 2020 07:38:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15137955 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 06 2020 02:59:08 Credit One Bank,
 Po Box 98872, Las Vegas, NV 89193-8872
 15137956 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 06 2020 02:59:10 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 15137960 EDI: DISCOVER.COM Feb 06 2020 07:38:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 15137959 EDI: DISCOVER.COM Feb 06 2020 07:38:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850
 15137963 +E-mail/Text: bncnotices@becket-lee.com Feb 06 2020 02:44:49 Kohls/Capital One,
 Po Box 3115, Milwaukee, WI 53201-3115
 15137964 +E-mail/Text: bncnotices@becket-lee.com Feb 06 2020 02:44:48 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 15137968 +E-mail/Text: recovery@paypal.com Feb 06 2020 02:44:36 Pay Pal, 2211 N. First Street,
 San Jose, CA 95131-2021
 15137969 +E-mail/Text: philadelphia.bnc@ssa.gov Feb 06 2020 02:45:46 Social Security,
 300 Spring Garden Street, Philadelphia, PA 19123-2999
 15137971 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synch/marvel Dc, C/o Po Box 965022,
 Orlando, FL 32896-0001
 15137972 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synch/marvel Dc, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 15137974 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 66

Date Rcvd: Feb 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15138372 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15137973 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank, Po Box 965005,
Orlando, FL 32896-5005
15137976 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
15137975 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/ JC Penneys, Po Box 965007,
Orlando, FL 32896-5007
15137978 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15137977 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Amazon, Po Box 965015,
Orlando, FL 32896-5015
15137980 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
15137979 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Care Credit, P.O. Box 965005,
Orlando, FL 32896-5005
15137982 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
15137981 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Gap, Po Box 965005,
Orlando, FL 32896-5005
15137984 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15137983 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Lowes, Po Box 956005,
Orlando, FL 32896-0001
15137986 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
15137985 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Sams, Po Box 965005,
Orlando, FL 32896-5005
15137988 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
15137987 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Sams Club, Po Box 965005,
Orlando, FL 32896-5005
15137990 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15137989 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
15137992 +EDI: WTRRN BANK.COM Feb 06 2020 07:38:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
15137991 +EDI: WTRRN BANK.COM Feb 06 2020 07:38:00 Target, Po Box 673, Minneapolis, MN 55440-0673
15137993 +E-mail/Text: bankruptcydepartment@tsico.com Feb 06 2020 02:45:55 Transworld Sys Inc/51,
Pob 15273, Wilmington, DE 19850-5273
15137994 +E-mail/Text: bankruptcydepartment@tsico.com Feb 06 2020 02:45:55 Transworld Sys Inc/51,
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
15137996 +EDI: WFFC.COM Feb 06 2020 07:38:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15137995 +EDI: WFFC.COM Feb 06 2020 07:38:00 Wells Fargo Bank NA, Credit Bureau Dispute Resoluti,
Des Moines, IA 50306
15137997 +EDI: WFFC.COM Feb 06 2020 07:38:00 Wells Fargo Home Mor, Po Box 10335,
Des Moines, IA 50306-0335

TOTAL: 52

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
Quicken Loans Inc.
15137944* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15137945* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15137946* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15137940* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15137941* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15137942* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 66

Date Rcvd: Feb 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lauren M. Lamb on behalf of Debtor Charles J. Merriman
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5